Poor Guides on Public Questions, Dr. Humphreys of Stevens Says.

ance. In Russia to-day it is not the masses who are responsible for the conditions which are so dangerous, but it is the 'intellectuals,' who now try to carry their wild schemes into other countries, including the United States."

The attention of life insurance companies is now directed to the increase of automobile accidents, according to William BroSmith, general counsel of the Travelers Insurance Company of Hartford, Conn. Mr. BroSmith spoke of the work of life insurance companies the Travelers insurance Company of Hartford, Conn. Mr. BroSmith spoke of the work of life insurance companies in the preservation and improvement of public health, a public service, he said that has not been sufficiently recognised by advocates of compulsory social induced by advocates of compulsory social incorporate of the computation of the compulsory social incorporate of the compulsory social incorporate of the computation of the co

A person holding a policy in any one of the American life insurance companies finds himself subject, indirectly, to the imposition of five, and perhaps six, Federal taxes, E. E. Rhodes, vice-president of the Mutual Benefit Life Insurance Company of Newark, told the convention. Although emphasizing the multiple taxation of life insurance, Mr. Rhodes urged that it is far better for insurance companies whole heartedly to cooperate with the Government in finding a reasonable basis of taxation than that they take an antagonistic position toward all plans that may be presented. Although Canadian life insurance companies were put to a severe test during the war and the influenza epidemic, T. B. Macauley, president and managing director of the Sun Life Assurance Company of Canada, declared the companies whole the strate in a war that surgised

ny of Canada, declared the companies od the strain in a way that surprised

Prompt Payments Made.

"The war claims which fell in under Canadian policies totalied \$40,353,638 and the influenza claims \$12,695,962, a total of \$33,049,540, a large sum for Canada," said Mr. Macauley. "All of these claims may for practical purposes be regarded as extraordinary losses not contemplated in the original premiums. The confidence created in their prompt payment has done more to popularize life assurance than anything else."

Canadian companies took up \$182,538,350 in Dominion war loans and early in the war this discouraged timidity and pessimism in financial quarters, Mr. Macauley declared.

Principally because they have not been properly trained as solicitors, it is estimated that \$60,000 salesmen leave the life insurance field annually, according to J. V. E. Westfall, vice-president of the Equitable Life Assurance Society, who declared that trained experts, who have the four story flat at 304 East 150th sfreet, 25,4x100.

Mary Prensky sold to Gertle Burstein two two story dwelling at \$200 and the four story flat at 304 East 150th sfreet, 25,4x100.

Mary Prensky sold to Gertle Burstein two two story dwelling at \$200 and the four story flat at 304 East 150th sfreet, 25,4x100.

Equitable Life Assurance Society, who declared that trained experts, who have had thorough instruction in their work are required to sell life insurance. The good agent should be a diagnostician, able to suggest policies for varying human place, 25x100.

able to suggest policies for varying human needs.

Because normal health conditions now prevail, the total amount to be paid by insurance companies this year is less than in the two previous years, said William J. Tully, general solicitor of the Metropolitan Life Insurance Company. He said that during the last three months of 1918, when the flu was raging, there were \$1.105 ciaims on his company alone, totalling \$17,367,867. A life insurance policy may be regarded as a sight draft upon a company, payable at death, he continued, as the ratio of taims paid in full to ciaims presented in 1919 in 164 of the principal companies was 38.66 per cent.

Cooperation of companies with State Legislatures and State insurance departments as a means for arriving at some uniform basis of taxation was suggested by Thomas W. Blackburn of Omaha.

Servetava and counsel of the American regretava and counsel of the American regretava and counsel of the American.

Special Despotch to THE NEW YORK HERALS.

Norpole, Va., Dec. 10.—Evidence of plans to bribe customs officials to pass trunks containing opium smuggled into this country from Holland on the country f

ship Iver Heath has developed from the hearing of fifteen Chinese held by Federal authorities. Choo Foo, said to be the leader of the gang, is held in \$5,000 bond, while others were held under bond of \$2,500 each.

Choo Foo came here from New York last week when the Iver Heath arrived and attempted to take fourteen of the crew, with their baggage, to New York. A leunch landed them from the ship and Choo Foo, according to testimony at the hearing, made overtures to the owner of the launch to obtain permission from customs officials to pass the baggage without examination and offered to pay for the privilege.

REALTY JOTTINGS.

Arthur C. Sherldan will offer at an executor's saile to-day at 3 P. M. on the premises in Unicopport, Broox, four lots at the southwest corner of Olmstead and Havlland avs., to close estate of Julius Helderman. The same brokers will open a branch office for the coming season in Pain Beach.

D. Kompner & Son have been appointed managing agent for the following proporties: 158 West 100th st., 108 West 102d st., 253 West 112th st., 85 West 118th st., and 124 West 134th st.

for the privilege.

Of fourteen pieces of baggage soized at the landing and at the railroad station eleven contained opium, about 350 pounds. Federal authorities have information which leads them to believe the property of a big opium, and the property of a stationary of a big opium, and the property of a stationary of a big opium, and the property opium of a big opium, and the property opium of a big opium, and the property opium opi Choo Foo is an agent of a big ophica will occupy next spring, amugaling ring, and that the exature of is opposite the country

New York Herald Bureau, Washington, D. C., Dec. 16.
The first telegraph message over an all land route from Washington to Fanama will be sent from the Pan-American Building here Sunday after-

WARNS OF INTELLECTUAL

The missing link in this route previously was a three mile stretch between the towns of Ayutia and Agreement and on the Suchar River, and the boundary line in was constructed in Matters of Which He Knows Little.

The many of them confine their studies to reading each other's books."

This was the declaration of Dr. Alexander C. Humphreys, president of Sievers Institute of Technology, who had some things to say about the "intellection" in his address on "Mental Taritt"

Mon.

Louis Rice had Benjamin Lachowsky to Justine Benjamin Lachowsky and Benjamin Lachowsky sold for Liepoid Weiss the two seven the was broker.

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Herzig Holding Company sold the fitte four story tenement at 19 East to 19 East at 35 St. Nicholas avenue, 25,2x109.

Henrical Hadron Sold to Max Pein the four story decement to 19 East of the four story tenement at 25 St. Nicholas avenue, 25,2x109.

Herrical Hadron Sold to Max Pein the four story tenement at 19 East of the four story tenement at 19 East of the four story tenement at 25 St. Nicholas avenue, 25,2x109.

Herrical Hadron Sold to Max Pein the four story tenement at 25 St. Nicholas avenue, 25,2x109.

Harry Holding Company sold the fitte that the four story tenement at 25 St. Nicholas avenue, 25,2x109.

Harry Holding Company sold the fitte story for the four story tenement at 35 St. Nicholas avenue, 25,2x109.

Harry Holding Company sold the fitte story for the four story tenents, and the four story tenement at 25 St. Nicholas avenue, 25,2x109.

Harry Holding Company sold the fitte story in the four st

"The 'intellectuals' carry a heavy responsibility. Unless their mental powers are exercised with restraint and caution they are sure to lead astray those who look to them for instruction and guidance. In Russia to-day it is not the masses who are responsible for the conditions which are so dangerous, but it is derstood to be preparing a challenger.

## JUDGE GETS RECIPE FOR SOME REAL HOOCH

## Maker Fineed \$50 and Costs Promises to End 'Cooking.'

Court to-day.

"Sure," answered Steve Borich, charge dwith operating a six gallon still in his house.

"You see, Judge, you take thirty pounds of sugar, thirty pounds of prunes, ten pounds of dried apples. You place them in a barrel, Judge, with water and allow them to ferment for eight or nine days.

## BRONX TRANSFER DEALS.

Harry L. Toplitt sold to John S. Ap-leby the plot on the west side of Je-sme avenue, about 150 feet north of lark place, 50.8x247, through to In-

by Thomas W. Blackburn of Omaha, street, a two family house with double

street, a two family house with double scretary and counsel of the American Life Convention.

Sessions of the convention ended yesterday.

15 CHINESE HELD IN NORFOLK OPIUM PLOT

N. Y. Oriental Accused of Bribe to Customs Officials.

street, a two family house with double garage, 20x100.

Charles Heymann bought from the heirs of William A. Tyler the three story dwelling at 227 Tenth street. Samuel Galitzka sold for the Lerner Associates, Inc., to Meller-Bergs Construction Company the southwest corner of avenue J and Thirteenth street, a plot 100x100, for \$55,000. It will immediately be improved with stores.

Clinton Trading Corporation sold to Allee McAllister the house and garage at 309 avenue M.

William P. Jones sold for James S.

## ON VIEW TO SALE TIME

ning order.

dentity of the "master mind" of the Edeson, the actor and playwright, wrote "Strongheart," in which he later starred.

Out of Town Investor Takes Two Flats on West 136th Street-Other Deals.

Arthur Loomis Harmon. 27 East Fortieth street, has completed plans for a seventeen story brick, limestone and terra cotta hotel, 75x100, with stores on the ground floor, to be built at the southeast corner of Lexington avenue and Fifty-seventh street for the Allerton.

A. G. Thompson Company sold for Virginia M. Kelley 215 West 138th

House Company. It will cost about street, a three story dwelling, to Hettle

Deals Revealed in Transfers. Starrett & Van Vleck are preparing plans for a five story building, 100x156, to be erected at the northeast corner of Pifth avenue and 102d street for the Lincoln School Teachers' College, now Kieber the on Joseph Lichtenthal sold to Robert A. McKeon the five story building at 20 West Thirtieth street, 27x98.9, near

on Park avenue.

Among the Flat Traders.

David Lion & S. Soraci purchased the four story flat, 20x100, at 112 East 120th street, and immediately resold same to lose the four story flat, 20x100, at 112 East 120th street, and immediately resold same to lose the four story tenement at 104 East 105th street, and immediately resold same to lose the four story tenement at 104 East 105th street, and immediately resold same to lose the four story tenement at 104 East 105th street, and immediately resold same to lose the four story tenement at 104 East 105th street, and immediately resold same to lose the four story tenement at 104 East 105th street, and immediately resold same to lose the four story tenement at 104 East 105th street, and immediately resold same to lose the four story tenement at 104 East 105th street, and immediately resold same to lose the four story tenement at 104 East 105th street, and immediately resold same to lose the four story tenement at 104 East 105th street, and immediately resold same to lose the four story tenement at 104 East 105th street, and immediately resold same to lose the four story tenement at 104 East 105th street, and immediately resold same to lose the four story tenement at 104 East 105th street, and immediately resold same to lose the four story tenement at 105th street, and immediately resold same to lose the four story tenement at 105th street, and immediately resold same to lose the four story tenement at 105th street, and immediately resold same to lose the four story tenement at 105th street, and immediately resold same to lose the four story tenement at 105th street, and the four story tenement at 105th story tenem

Giuseppe Labriola sold to Antoinette Scarpelli the five story tenement at 2279 First avenue, 25.2x100.

street, and immediately resold same to Joseph Ferro. Lewis H. May Company Henrietta Husted sold to Max Fein the four story tenement at 104 East 108th atreet, 25.6x50.

Jerome P. Carvan sold to Salvatore Montalio 216 East Ninety-seventh street, a four story tenement, 25x100.11.

Thomas Lenane, executor, sold to Benjamin B. Davis the four story dwelling at 18 West Eighty-second street, 21x 102.2.

Ethell Holding Company resold to

MISCELLANEOUS LEASES.

The United Retail Candy Stores, Inc., have leased the corner store in the Hamilton Theatre, at the corner of Broadway and 146th street, from the Bradhurst containing over 550 acres, with remodelled farmhouse, two cottages and numerous outbuildings.

Arthur Sheridan, Inc., sold for Russell K. Boadwee to William L. Drake the new stucco dwelling, 65x100, at the corner of Forest and Elmwood avs., Rye, Y. Y.

Bastine & Co., Inc., as agents, rented the seventh floor in 31 and 33 West Twenty-first street to Parisian Dress (Company, fourth floor in 31 and 33 West Twenty-first street to Parisian Dress (Company, fourth floor in 31 and 33 West Twenty-first street to Modern yarn Company, Inc.; in 15 West Twenty-first street to Modern ty-sixth street fourth floor, rear, to Morris Roth, and sixth floor in 48 West

RESORTS RESORTS.

Payson McL. Merrill Company sold

The Charm of Winter Resorts for Health - Rest and Recreation Day and night Roller Chairing on the ever-fascinating Boardwalk, Golf, Horseback-riding, Motoring, Hunting, Sea Water Pools, Theatres, Movies, Piers, Concerts, Dancing, etc.

THE J.R.A DING HOUSKS
Unascelled Cuisine and Hospitality, Alvers, open. Phone, Wire or Write for information, Rates, Etc. (All are Alverson plan, unless otherwise noted).

Galen Hall G., Bartherough-Renbeim Anner, & E. Pinns Valver J. Butch Joseph Link White S. Sons Ce.

Hotel Strand L. B. Off and L. R. Bernshers. F. Confessors All All Anner. & En. Ph.

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Josinh White & Sona Ce.

The Becakers

Amer. & En. Plans

schurge Jeel Rilliana, Prop.

Hotel Chelsen

And Hotel M. J. B. Thompson & Ce.

The Wittshire

& Eo. Plans

k Lat Co.

The Wittshire

A. H. Darnell

Hotel Morton

N. J. Collins, Mgr.

Bell & Cope. Own

saftom New York via Central R. R. of N. J. Stations Liberty

and 23rd Sa, over Penna. R. from Penna. Stat

Through Pullman service.

Consult local ticket agents

for further iniscrnation. The Shelburne European Plan J. Weikel, Mgr. Alamac Hotel mer. & Eu. Plana

ennis An American Plan Hotel of Distinction and Real Comfort

notel righton and Casino nen throughout the Year

CAPACITY 600. Watter J. Burn

ROYAL PALACE HOTELCOTTAGES

on the Beach. Cap 600 CONVENIENT TO ALL AMUSEMENTS Sea Baths DIET KITCHEN Orchestra Family Patronage Invited CL HANSTEIN INSTRUMENT

## HOTEL

Occupying entire block of ocean front in the fashionable Chelsea section.

300 bed chambers with private baths (fresh and sea water). High-class orchestra, cafe, grill, etc. French chefs. Gelf privileges. Autos meet trains. Booklet. Open all year.

J. B. THOMPSON & CO.

**MeWILTSHIRE** baths; running water, elevator, &c. Amer. plan. SAMUEL ELLIS, Owner. N. J. COL-LINS, Mer.

HOTEL CONTINENTAL Always open. Always ready. Term's mod-

# Hote

Special Winter Rates Nov. to May Frequent electric trains from Penn. J. J. LANNIN CO., Props.

## The Ideal Winter Resort PRINCESS HOTEL BERMUDA

HOWE A TWOROGER, Managers
Directly on the Harbor. Accommodates 408
OFEN DEC. 8 TO MAY 1
Reached by Steamers of Furness Bermuda
Line, Whitehall St., N. Y.

INSTRUCTION, COLLEGES, &C.

An advertisement in the Lost on

and columns of THE NEW YORK HERALD offers a real possibility of

REAL ESTATE AT AUCTION. JERE JOHNSON JR. CO., Auctio JOSEPH P. DAY, Real Estate Auctione 67 Liberty st., N. Y. Phone Cort. 744.

MONEY TO LOAN AND WANTED ON BOND AND MORTGAGE.

6% Guaranteed Mortgages I have for sale at attractive prices several first mortgages on improved suburban property, guaranteed as, to payment of priacipal and interest, in denominations of 88,000. \$10,000 and \$15,000. Liberty bonds accepted at par. Splendid investment, P. D. WORCESTER, 170 Broadway, N. Y. C. Tel. 1470 Cortlandt.



David Stewart Expert Appraiser City and Westcheste Real Estate.

ARMSTRONG BARNWELL CO., Exchange Pl. 7744 Hanover Borough of Manhattan-Miscellaneous.

\$80 BUYS A LOT RICHMOND HILL ARCADE Fronting Traction Trolley.

FOR RENT-KEW GARDENS. large grounds; special opportunity. C. A. NICHOLLS, 1 West 34th st. Phone Fitz Roy 2005. HOUSES & LOTS SEETH-MURRAY CO.,

WE LOSE OUR HOME.

Business requires us to sacrifice beautiful suburban bome in charming suburb, half bour to city by electric trains. This dainty modern stucce residence of six fine rooms and bath was built especially for us and is perfect throughout. Fireplace and built in bookcases in living room. Glassed in front porch and reast porch. One car garage. Corner plot, four blocks from station on main avenue. Will take \$12,000 if sold in next few days. Only a few thousand dollars cash required. Telephone innuediately Fitz Roy \$250. MILLER, room 306, I West 34th st.

G. WOLF, Exceptional bargains on the North Shore. ROCKVILLE CENTRE Home & Home Site Specialists. if it's for sale we have it.

Connecticut-Sale or Rent.

Florida-Sale or Rent.

REAL ESTATE—OUT OF CITY. APARTMENTS - UNFURNISHED Fifteenth street to Wechsler & Stein-

berg.
Cushman & Wakefield, Inc., leased offices in 52 Vanderbilt avenue to the Eagle Paper Company.

Brown, Wheelock Company, Inc., rented in 15 to 17 West Thirty-eighth street offices to Joseph Solomon, publisher of The American Milliner.

Harry Sheaman, resident buyer, formerly of Sheaman & Goldman, leased space in the Earlington Building, 49 to 55 West, Twenty-seventh st.

D. Kempner & Son leased a loft in 30 West Third street to Troutman & Co. Frederic H. Allen of Frederick Zittel & Sons leased for the Iona Home Construction Company the dwelling at 121 West Seventy-ninth street for ten years at an aggregate rental of \$119,000; also with the Vreeland-Ord Realty Company the dwelling at the northwest corner of West End avenue and Eighty-eighth street to a builder for alteration. BARGAIN!-Mount Vernon, N. Y.

CHAUNCEY B. GRIFFEN & CO. Westchester's Leading Realty Experts. 18 East 41st st. Murray Hill 2328.

A REAL BARCAIN Am anxious to sell weeks fine home property, constaying of beautiful house, old English architecture, of 7 rooms and tile bath and fine sleeping balcony, all improvements, and half acre corner plot, with fine lawn, flowers and shade trees. Easy commuting distance, in heart of Jersey's most beautiful suburban community; near express station and troiley line; \$2,500 cash takes it; balance of \$7,500 on easy term mortgages. PERSONAL, Post Office box 1107, City Hall Station, New York city. C. E. Simonson & Co. and W. S. E. Hall sold for Mrs. Virginia Fountain a dwelling, 55x150, at 315 Jewett av., West New Brighton, S. I., and purchased for William Stitt a cottage on Oakland

ENGLEWOOD Stucco bath, gas, electricity steam floors, open fireflaces onclosed sun porch; lot 57400. For sale \$0,000; terms \$1,500 cash; balance 5 yea mortgage. Immediate possession. H. WEATHERBY & CO., Englewood, N. J.

RUTHERFORD REALTY BARGAINS. EDW. S. BROWN, Shafer Bidg., Rutherford SUMMIT Houses, Farms, Estates, Thompson Co., 21 Maple St. Tel. 1519.

FARM PROPERTY.

E.A. STROUT Farm Bargains in 33 States.

FACTORIES FOR SALE OR RENT

KLEIN & CO Factories Ever where Journal Sq. Building Jersey City. Phone Bergen 6096. rail. 87 Smith st., Perth Amboy, N. J.

FURNISHED BUNGALOWS TO LET

TO LET Furnished Bungalows From \$475.00 up. Special Rates For Winter Months Only a Few Le't of 60 Located Foot of Emmons Ave. SHEEPSHEAD BAY 5 Rooms all Plastered Gas and Coal Range Electric Light
WALDORF BUNGALOWS Superintendent on premises Tels. Coney Island 2534 or Be hurst 947R.

HOUSES TO LET, FURNISHED.

IN MURRAY HILL SECTION.

11 Rooms and 3 Baths
To let from Jan. 1, 1921.
For year or season; rent \$7,000
ar. House is very attractively of
sheed and how occupied by owners.

nished and now occupied by owner. CRUIKSHANK COMPANY, 141 B'way APARTMENTS — UNFURNISHED.

harperley hall

1 West 64th Street
UNFURNISHED
Rooms & 3 Baths - Housekee
2-4 Rooms, Bat's and K'tchenette
ATTHACTIVELY FURNISHED
2, 3 & 4 Rooms wit's Kitchenette
Befrigeration thail apartments
TELEPHONE "COLUMBUS 8500."

360 Riverside Drive

EXCEPTIONAL APARTMENT, 5 Rooms and 2 Baths

Apply on Premises of SHARP & CO., Phone 4574 Riverside THE AMSTERDAM

apartments with hall and telephone ser-vice; \$1.700. 175 West 81st St.

DOCTOR'S APARTMENT TO SUBLET.
Three years' lease in one of the best modern buildings on West End av.: three spaclous corner rooms and bath en ground floor;
southern exposure. Apply on premises, M. G.
BERNARD, 465 West End av. Washington Heights, Above West of 8th Av.

The Wheeler & Van Loo 559-565 W. 188th St. Near 191st Subway Station 4 ROOMS, \$90 TO \$105. Rental Representative on Premises. F. J. McMAHON CO., Agents 1438 St. Nichelas Ave., corner 1826 St. Phone Wadsworth 8919.

CITY REAL ESTATE

E. C. H. VOGLER, Amsterdam av. and 82d st. F. R. WOOD & CO., 128 West 72d st. Tel. Col. 6245. JULIUS TISCHMAN & SONS, INC., 18 East 41st st. Vanderbilt 1977. W. J. ROOME & CO., Above 14th St. to 59th St. (Inchialve).

EAST 55th st., 16 ft., near Park av.; \$50,000. Murray Hill 8514.

Heights, Above 125th West of 8th Av. CORNER house, 25,000, five story, 10 family West 146th st. on Heights; six, sever rooms; good location; rents \$8,900; pric. \$31,000. H. RRUNIE, 230 13th av. Phone Chelsea \$400.

Borough of Manhattan-Miscellas

PIVE room apartment for sale at moderate price; new building; exceptional neighborhood; payments may be made over a long period. Call QUIEENSBORO CORPORATION. 50 East 42d st.

LOFT building to lease or sell; also several private houses on East and West Bide; easy terms.

WEILL'S REALTY CO., (57TH ST.)

Berough of Brenx-Sale er Rent.

BRICK house, 8 rooms, steam, electricity shower bath. Phone Mott Haven 779-M.

HE
YOUR OWN LANDLORD for a cost of about 800 menth.
THE CAN BE REALIZED by purchasing a house which we have, 812.000-814.000; cash \$4,000, balance like rent; piot 302100; fully improved. For inspection call 2738 Briggs av., near 180th st., or 2041 Creston av., near Kingsbridge coad.

CASH, \$5,000; MORTGAGE, \$5,500. 19711-19918 st., Richmond Hills

**NEW BUILDING** Ready for Occupancy APARTMENTS OF

4 Rooms, \$85 Creston Av., cor. 180th St.

1 Block North of Burnside Ave. 6th and 9th Ave. L Sta.

> Reasonable Rentals. Agent on Premises.

## REAL ESTATE-OUT OF CITY.

CEDARHURST.—Must dispose of modern : story stuce dwelling and garage; best lo-cation; 9 rooms, 2 baths, sun parlor, siep-ing porch; immediate possession; very rea-sonable; price and terms. H. GOLD SCHMIDT, Cedarhurst, L. I. Far Rockawa;

FIVE acre farm, 6 room house, outbuildings 200 fruit trees; \$4,500, \$1,200 cash; comeright out and see. H. ARTHUR, opp. depot. HUNTINGTON. BURINGFIELD, L. I.—Houses and lots, bargains. SCHABEHORN, opposite station Telephone Springfield 1817.

A. M. BOLES, Real Estate, Sound Beach. Tel. 546.

FOR rent at Hastings, 10 room house, facing river; over acre ground; modern improvements; needs repairs; on long lease owner will permit alterations to three family apartment; 5 minutes from station; 35 from Grand Central. Address H. C. BROWN, 15 East 40th st. Tel. Murray Hill 5948.

SACRIFICE—Beaufful 9 room house, hot water heat, electricity; plot 200x100; garage; 40 fruit trees. THOMAS, Broadway and McLoan av., Yonkers. Phone 5287.

A.—A.—Lots of lots, \$75 to \$1,000 each, all within two miles of Fort Lee Ferry; some with Hudson River view; instalments accepted. G. E. M. BUILDING & REALTY CO., Palisade, N. J., at junction.

FARM PROPERTY.

VALUABLE farm, 182 acres, 165 acres tillable; stream water to Irrigate 100 acres; large buildings, excellent condition, running water, suitable for dairy; in village, 2 minutes to general store, creamery. P. O., church, graded school and W. J. & S. R. R. station; excellent train service; 60 minutes to Philadelphia; near Al white potato market; 12 room house, bath, heat, gas, telephone; two tenant houses. Te be sold at public sale December 20. Write for full description and photos, J. E. MACFARLAND, box A. Monroeville, Salem, Co., N. J.

Farms Wanted. WANT to lease farm about 15 acres, house and outbuildings, preferably Long Island. DE FREITAS, 219 West 122d st.

REAL ESTATE WANTED. FARM wanted of about 80 acres, stocked to rent with option to buyer, or will work on shares. A. J. WILHELM, 12 Crown av., 80. Norwalk, Conn.
WANT to less Exencments; security and reference. LEVINE, 203 W. 61at st. Columbus 805.

FACTORIES FOR SALE OR RENT. FACTORIES FOR RENT-34,000 sq. ft. floors 8,000 or 9,000 ft.; all or separate modern building, sprinklered, slevator, electricity, heat; Bradley Building, 11th st. and Vermon av., Long Island City, 8 mijnute from Grand Central Station, 2 blocks from all subways, 5 cent fare. Principals of address A. J. BRADLEY, owner, 101 Rechann st., New York. Phone 300 Reckman.

BUSINESS PLACES TO LET.

EVEN-STORY modern corner loft building, near Canal st.; will lease for a long term of years, \$7,500 net, or will sell; suitable for offices or light manufacturing. Inquire Howard C. Forbon, 68 Broadway, Rector 747. TWO room office in Tribune Building; tele-phone: immediate possession. Phone Bar-clay 3810.

BEAUTIFUL light office, 400 sq. ft., on Broadway, near Times Square; large win-dows; one flight up; moderate ront. Rooms 3, 1882 B'way.

BASEMENT, 20x70, for high class business; immediate occupancy. MISS LEWIS, 17 W, 47th st.

STUDIO for rent; Grand Central district; suitable for artist, architect or builder's office; 860 sq. 1; skylight over, as well as three windows. G 173 Herald, Herald sq. 557H ST., 18 W.—Handsome floor for physician; also two room apartment; near Hotel Gotham, near 5th av.

Miscellaneous.

FOR RENT-IMMEDIATE POSSESSION.
21 White st., 50x100, fifth floor (top).
133 W. 24th st., 20x110, first loff.
133 W. 24th st., 20x110, first loff.
134 W. 24th st., 20x110, first loff.
135 W. 24th st., 20x100, store and basement;
16cer capacity 200 lbs.; loading platform.
175 Bisecker st., 20x100, fourth loff.
185 W. 24th st., 25x100, stath loft (top).
130 Bisecker st., 20x100, store and basement.
Phone OWNER, Longare 2722.

OFFICES, LOFTS, WAREHOUSES, SHOWBOOMS, all sections. J. CLARENCE
DAYLES, 32 Naiseu st., John 1171, 61 E.
42d st., Vanderbilt 5175.

Berough of Brooklyn.

ELEGANT loft for rent, fix185, light at kround, freight elevator, steam beat, 152 Flushing av., Bildyn, phone 114 Stag.

LOFTS, firegroof, 6,500 to 120,000 so, ft., 60c, sq. ft. and up. HENRY L. NIELSEN, Offices, 82 Court st., Brooklyn. Main 8284.

APARTMENTS-FURNISHED.

ATTRACTIVE 5 rooms, 2 baths, furnished apartment, newly decorated; 5285; elevatoriouss, excellent transit facilities, Riversde Drive; would sell furniture together with 2 rears lease, which would reduce rent from \$225 to \$185. ERNEST TRIBELHORN, 308 West \$270 ft st. BEAUTIFULLY furished 5 rooms, bath telephone, Steinmay plane, elevator, suitable housekesping; cituated fourth flooten months' lease; 20 Gramercy Park. Call superintendent. Tel. 1450 Gramercy of 5458 Broad.

all week.
FACING STH AV. 2 FUPERBLY FUR
NISHED ROOMS, HATH, FIREPLACES
STEENWAY FRANCE 2 TELEPHONES
SNYDER, HOTEL BUCKINGHAM.

sievens Institute of Technology, who had some things to say about the "intellectual" in his address on "Mental Tarift" in the convention of the Association of Life Insurance Presidents in the Hotels Astor yesterday.

While he said he did not desire to be understood as making a sweeping accusation, he declared without hesitancy that some college and university economics teachers are distinctly a danger to the country, "particularly as they have the ear of many young men and women at a time when they are forming their opinions for future guidance.

"Another section of this class is to be found in our pulpits," Dr. Humphreys continued. "Too often men of the church who are competent to guide us in religious truth attempt to instruct useling from the companies that they are companied to guide us in religious truth attempt to instruct useling from the competent of grounding accidents.

Warns of Intellectual.

"Warns of Intellectual.

"The "intellectual." "The "intellectual and caution they are exercised with restraint and caution they are comparatively ignorant.

"The "intellectuals" carry a heavy responsibility. Unless their mental powers are exercised with restraint and caution they are exercised with restraint and caution they are comparatively ignorant.

"No more," solemnly.
"Fifty and costs.

of Freadway.

Bernhard Greeff sold the four story
dwelling at 24 West Ninety-first street,
18x100.8, near Central Park West.
Brown, Wheelock Company, Inc., sold
for the Clark estate 49 West Eighty

ART SALES. ART SALES 3rd & Last Day's Sale TODAY, (Sat.) 2 P. M. AUCTION SALE OF IMPORTANCE

High Grade Home Furniture

Superb Furnishings and Art Treasures
BELONGING TO SEVERAL ESTATES Pierce-Arrow Landaulet Automobile with Extras

Diamond. 7 Carat. Tiffany Setting
NOTE—Auto and Diamond will be sold To-day, 4 P. M., Prompt

DARLING & CO., LOUIS VAN BRINK, Auctioneer

formerly belonging to the late deceased Mayor of New York WILLIAM J. GAYNOR with additional

242 Fifth Ave., 27th-28th Sts., Phone Madison Sq. 940

**Alarke's** 

42-44 East 58th St. (Between Madison & Park Aves.) TO-DAY at 2:30 P. M. (Closing Session)

The LE GRAND BENEDICT COLLECTION

ALSO: RARE OLD NEEDLEWORK, VALUABLE TAP-

ESTRIES, PAINTINGS, ENGLISH FURNITURE, Etc., & Etc.

The Sale Will Be Conducted by MR. AUGUSTUS W. CLARKE.

Today (Saturday) at 2P.M. and Monday Next

Dec. 13 at 10:30 A. M. and 2 P. M. in SILO'S
"ANNEX"
343-345
Madison Ave.
Between
4th & 45th Sts.

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By order of Mrs. Edward G. Stolber and removed from 92 Champs Elysee, Paris, "Stoiberhof," Denver, Colorado ANTIQUE AND MODERN French, English and American Furniture

A magnificent collection of Plated and Sterling Silver, Oriental and Domestic Rogs and Carpets, a great mantity of Bed and Table Linen. Bronzes, Garden Marbles, China. Glasswarr, Guns, Fishing Tackle, &c. Also Organs and Planos, In-cluding al Steinway Grand, Malog-any Case. Rolls Royce Automobile, Demi Limousine, Holbrook Body, guaranteed in perfect run-

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PAINTINGS AND TEXTILES 932 beautiful pieces furniture and objects d'art from the period of the middle ages On Exhibition Daily Until Tuesday Dec. 14th-Deventriced Austin Regins Dec. 1.84, 2.309. m. THE COLLECTION OF A FOREIGN CONNOISSEUR

57th Street Art Galleries, Inc.

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SALE TODAY, 2.P. M.

Cor. 25th AUCTION ROOMS Unrestricted Public Sale

WORKS OF ART OIL PAINTINGS

S. J. DAVIDSON. Auctioneer,

LADIES' WEARING APPAREL, COMPLETE LIBRARY. CARPETS, RUGS THE ABOVE SALE IS VERY INTEREST. ANTIQUE AND CURIO SEEKERS

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The latest Preprior apartment Hotel
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Suites of 2 Rooms or more

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E. G. BURGESS, BOOKS, ETC. ON VIEW UNTIL HOUR
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SUPERIOR RESTAURANT.
Also Doctor Suite, 3 roome, realn floo
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Other lots from \$100 to \$340, except lots fronting trolley line and corners; a number of choice lots fronting on Rockaway Boulevard at \$400; terms \$10 cash, balance \$4 per month, with interest. Exceptional bargains about 12 minutes' walk to Lefferts av. L station. Write for free bird's-aya view map. HOW TO GO: Take Fulton st. L train to Rockaway Boulevard station, change to traction trolley and get off at Hawtree Creek road; look fer our aign. Agent can be found at the top of the hill near the woods, where new house is under construction. E. E. MEACHAM & SON, Owners, 13 Park Row, New York; 33 years in the real estate business.

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